



P: 04 479 5378

P O Box 22005, Khandallah, Wellington 6044, NZ

E: hello@i2ibrokers.co.nz

W: www.i2ibrokers.co.nz

How we work together

(also known as The Terms of Business)

Here's the Deal

It's super simple! By using our services, you're saying "I'm good with these terms" and are giving us the green light to get started — no signature needed unless we specifically ask for one. If we agree on any other terms in writing, those will apply too, but what follows is the basic setup.

Oh, and don't forget — these terms cover all the info we need to share with you so you can make smart decisions about your financial situation.

Let's get started!

About Us

At i2i we've got you covered when it comes to Fire & General Insurance, managing your claims, and offering instalment services. We're part of the i2i Group, and we've been helping businesses and sole traders for 20+ years (and counting!)

When you see "we", "our", or "us" in this document, we're talking about i2i Brokers Ltd

Here's who's on our team:

- i2i Brokers Limited – Liability insurance pros who know a thing or two about other commercial insurance policies
- i2i ContractorCover – Specialized solutions for professional independent contractors in the IT and Generalist space
- A chocolate box of Insurers that we work with including big names like 'Lloyd's of London'

Our green light to guide you

We've got the official stamp of approval! We're licensed by the Financial Markets Authority to give advice on Fire & General Insurance. We do not provide advice in the areas of medical, health or life insurance and provide domestic insurance assistance to our key commercial clients (that is, we don't write this stuff stand-alone)

Our license comes with some key rules to make sure we're giving you top-tier advice:

- Record-keeping: We track all the advice we give.
- Complaint process: If anything goes wrong, we've got a system to sort it out.
- Compliance: We follow all regulations, keeping you in the loop and reporting to the right authorities.

Our brokers are qualified Financial Advisers and are listed on the Financial Service Providers Register and are committed to:

- Acting ethically
- Keeping our skills sharp
- Working with care and diligence
- Putting your interests first, especially when conflicts arise.

i2i Brokers Ltd

Liability Insurance Specialists

Professional Indemnity: Directors and Officers Liability: General Liability: Employers Liability: Statutory Liability: Tech Liability: Management Liability, Cyber Liability



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How We Work For You

Here's how we roll (while staying compliant with industry standards and using the info and instructions you've given us:

- **Advice:** We use our knowledge of the insurance market to find the best coverage for your needs.
- **Negotiation Power:** We'll talk to insurers on your behalf to get the best terms possible. While we're not an insurer ourselves, we'll work hard to get the best deal, though we can't guarantee that every insurer will play ball.
- **Premium Payments:** Once you've paid, we'll make sure the premiums reach the insurers on time.

Policy Docs: We'll send you the policy terms so you know exactly what's covered.

Our Service Commitment to You

We don't just leave you hanging after we get you the best coverage. We're with you throughout the whole process:

- **Claims Support:** If you need to make a claim, we've got your back — managing the process and working with your insurer.
- **Policy Updates:** Need to add or change something? Just let us know, and we'll handle it.
- **Annual Renewals:** We'll renew your cover each year unless you tell us otherwise.
- **Cancellation:** If you decide to cancel, just give us the word, and we'll handle it.

What You Need to Do

To make sure we get you the best coverage, here's what we'll need from you:

- **Full Disclosure** (Give us all the info insurers need to assess the risks you're covering, even if we didn't ask for it).
- **Keep Us Updated** (let us know if anything changes that could affect your coverage)
- **Accuracy** (Make sure everything you give us is correct. If there's a mistake, let us know ASAP!)
- **Check Your Docs** (Double-check the policy documents we give you to ensure it covers everything you need and holler back if you have any questions on it!)
- **Stay on top of your premiums** (We definitely don't want to upset the insurer and have them cancel your cover just because a payment slipped through the cracks)
- **Claims Info** (Make sure to submit any claims within the timeline in your policy)

If you don't provide us with the right info, it could affect your coverage or claims. And if there are any errors, you're responsible for the consequences.

Paying Your Insurance Costs

We'll send you an invoice with the total amount due and you're responsible for paying it. We'll make sure the payment gets to your insurer on time, but if the bill isn't paid, your insurance could be cancelled.

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The invoice will include:

- The insurance premium (what you're paying for the cover).
- Our charges (service fees and documentation).
- Taxes (like GST and any applicable levies).

Instalment Options

We get that paying everything upfront can be a lot, so we might offer you instalment options. But, just to be clear, we're not a credit provider. If you decide to go this route, we suggest getting your own advice on whether it's the right choice for you.

If you fall behind on payments, the Instalment Service Provider might ask us to cancel your insurance to recover the outstanding balance. If you cancel early and it impacts our revenue, we may ask you to cover that difference.

Offshore Insurers

If your policy involves an offshore insurer, be aware that there may be extra government taxes. We'll make sure to let you know about these costs, before they show up on your invoice.

Conflicts of Interest

If you choose to use instalment payments, that's cool and while we're not incentivised to push this as an option, we may earn a small fee for referring you to the provider/s.

If we work with related companies, we'll let you know. But this won't change the cost to you, and we're not influenced by commissions to recommend one option over another.

We're all about being transparent, so if any conflicts come up, we'll handle them fairly.

Privacy and Confidentiality

Your privacy is a big deal to us! We'll protect your info, only sharing it when necessary (like with insurers or if the law requires it). By working with us, you're giving us permission to share your info as needed for your coverage.

We'll keep your info safe, but we can't control what third parties do.

Limitation of Liability

We're licensed and follow the rules, but we don't guarantee that every insurer will offer you cover or pay out on a claim. If anything goes wrong, our responsibility is limited to our part in the situation, with a cap of NZ\$10,000,000 (as much as the law allows).

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Termination

Either you or we can end our services with 30 days' written notice. If we end things, we'll let your insurers know, and they'll deal directly with you unless we agree otherwise.

Just because we stop working together doesn't mean we'll refund any service fees or costs, but we may give you a pro-rata amount if we feel like it. We won't refund any insurer payments under any circumstances.

Even if we part ways, our privacy, confidentiality, and liability commitments stay in place.

Complaints and Disputes

We welcome feedback! If you've got a complaint or concern, reach out to the Branch Manager, and we'll help you sort it out. If we can't resolve it right away, we'll investigate and let you know the outcome.

If you're not happy with the resolution, you can contact Financial Services Complaints Ltd at [\[www.fscl.org.nz\]](http://www.fscl.org.nz)(<http://www.fscl.org.nz>). It's a free service for resolving disputes.

Final Thoughts

These terms are governed by New Zealand law, and any legal issues will be handled here. If something doesn't hold up, the rest of the terms will still apply.

Thanks for working with us! Let's keep it smooth and easy!

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